Certificate Number: 15317-PAM-DE-031559753

Bankruptcy Case Number: 14-04658



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 2, 2018</u>, at <u>9:29</u> o'clock <u>PM PDT</u>, <u>Christine R Hinkle</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: September 2, 2018 By: /s/Mayshiel Dacanay

Name: Mayshiel Dacanay

Title: Certified Counselor